

New Jersey Junior Breeders' Fund, Inc.  
 PO Box 330, Trenton, NJ 08625  
 Rate schedule and loan information:  
 Effective date November 1, 1998

Interest rate for all loans is 5% per annum.

PROJECTS	AGE OR WEIGHT		LOAN Max amt.	PERIOD OF LOAN & REPAYMENT	EMERGENCY FUND - Fee per	Time	Coverage
	Min.	Max.			\$25 or Fraction Loaned		
Dairy Cattle	2 mo	1 yr	\$500	3 yrs*	\$2.50	3 yrs	1-2-5
Dairy Cattle	1 yr	5 yrs	\$600	2 yrs	\$2.00	2 ½ yrs	1-2-5
Beef Heifers	6 mo		\$500	3 yrs	\$2.50	3 yrs	1-5
Steers	6 mo		\$400	18 mo	\$1.50	18 mo	1
Swine: purebred	10 wks	2 yrs	\$200**	1 yr	\$1.25	1 yr	1
Swine: grade	10 wks	2 yrs	\$100	1 yr	\$1.25	1 yr	1
Swine: feeders	10 wks		\$35	6 mo	\$0.75	6 mo	1
Sheep: purebred	10 mo	3 yrs	\$200	2 yrs			4
Sheep: grade	10 mo	3 yrs	\$75	2 yrs			4
Lambs: feeders	60 lbs	70 lbs	\$50	6 mo			4
Poultry	1 day***		\$100	1 yr	\$0.25	1 yr	3
Turkeys	1 day	1 day	\$200	8 mo	\$0.25	1 yr	3
Goats	1 mo	3 yrs	\$200	2 yrs	\$2.00	2 yrs	1

\* one third due at the end of second year.

\*\* if un-bred sow, maximum is \$100.

\*\*\* chicks for egg productions must reach minimum age of 20 weeks by October 1 of year in which they are purchased.

Steer loans may total \$700. Borrowers may purchase calves for next years project before current loan is repaid.

#### TYPES OF EMERGENCY FUND COVERAGE

1. Protected for amount of loan if death caused by disease or accident.
2. Protected to amount of half salvage value if proven non-breeders.
3. Protected for amount of loan if death caused by fire or disease.
4. Not protected.
5. No coverage where mastitis is direct or indirect cause of loss.

#### HEALTH REQUIREMENTS

1. All dairy animals and breeding cattle must be from herds not under quarantine for tuberculosis, brucellosis or any other disease.
2. Calves if vaccinated, must have been done between three and eight months of age.
3. Swine must be from herds not under quarantine.
4. All chicks and poults must originate from pullorum-typhoid free flocks.

#### NOTE

The promissory Note and Emergency Coverage date from the time of delivery of the livestock or goods to the borrower.